

1 **ABSTRACT**

2 A system analyzes multiple financial accounts having a common account  
3 holder and identifies a particular attribute, such as interest rate, associated with  
4 each of the multiple financial accounts. The system then makes a determination  
5 regarding whether an adjustment of funds among the multiple financial accounts  
6 would benefit the account holder. If the adjustment of funds would benefit the  
7 account holder, then recommending the adjustment of funds to the account holder  
8 and offering to perform the recommended adjustment of funds. The system  
9 executes the adjustment of funds if the account holder accepts the offer to perform  
10 the recommended adjustment of funds.  
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